

Amendments to the Specification:

At Page 1 starting at line 11 please replace the paragraph with the following amended paragraph:

This application is related to co-pending and concurrently filed application Serial No. [[____]] 09/742,472, (Attorney Docket Number DEM1P002) filed December 20, 2000, entitled "Imputed Variable Generator", by Suzanne Valentine, Krishna Venkatraman, Phil Delurgio, Michael Neal, and Hau Lee, which is incorporated by reference herein for all purposes.

At Page 1 starting at line 16 please replace the paragraph with the following amended paragraph:

This application is related to co-pending and concurrently filed application Serial No. [[____]] 09/741,956, (Attorney Docket Number DEM1P003) filed December 20, 2000, entitled "Econometric Engine", by Hau Lee, Suzanne Valentine, Michael Neal, Krishna Venkatraman, and Phil Delurgio, which is incorporated by reference herein for all purposes.

At Page 2 starting at line 1 please replace the paragraph with the following amended paragraph:

This application is related to co-pending and concurrently filed application Serial No. [[____]] 09/741,957, (Attorney Docket Number DEM1P004) filed December 20, 2000, entitled "Financial Model Engine", by Phil Delurgio, Suzanne Valentine, Michael Neal, Krishna Venkatraman, and Hau Lee, which is incorporated by reference herein for all purposes.

At Page 2 starting at line 6 please replace the paragraph with the following amended paragraph:

This application is related to co-pending and concurrently filed application Serial No. [[____]] 09/741,958, (Attorney Docket Number DEM1P001) filed December 20, 2000, entitled "Price Optimization System", by Michael Neal, Krishna Venkatraman, Suzanne Valentine, Phil Delurgio, and Hau Lee, which is incorporated by reference herein for all purposes.